Table I.F.12.a Among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than	10-24	25-99	100-999	1000 or	Less than	50 or more
		10 employees	employees	employees	employees	more employees	50 employees	employees
United States	48.8%	16.5%	17.3%	25.1%	42.2%	66.1%	19.7%	55.2%
Industry group **								
Agric., fish., forest.	11.2%*	5.4%*		4.8% *	12.4% *	15.1%*	7.8% *	12.2%*
Mining and manufacturing	49.0%	15.5%*	11.1%*	27.9%	48.6%	62.8%	22.6%	53.0%
Construction	25.1%	16.0%*	10.7%*	28.7%	24.7%	42.1%	20.8%	27.9%
Utilities and transp.	60.1%	1.8%*	23.4%*	19.6%	34.8%	74.1%	22.0%	64.2%
Wholesale trade	43.4%	14.5%*	8.2%*	31.6%	36.1%	63.5%	18.6%	51.3%
Fin. svs. and real estate	67.3%	28.8%	33.0%	37.5%	54.5%	77.4%	32.1%	71.7%
Retail trade	43.2%	4.0%*	15.6% *	19.7%	36.4%	59.9%	11.0%	49.9%
Professional services	48.4%	22.2%	19.7%	26.4%	48.0%	63.9%	22.0%	55.3%
Other services	43.3%	11.7%*	18.4%	15.9%	35.7%	62.3%	13.6%	50.2%
Ownership								
For profit, incorporated	51.0%	16.8%	15.7%	24.8%	41.1%	69.2%	18.7%	58.0%
For profit, unincorporated	39.6%	14.8%	17.9%	25.9%	40.5%	55.8%	20.7%	46.0%
Nonprofit	45.5%	18.2%*	34.6%	26.0%	47.4%	53.0%	26.7%	47.9%
Age of firm								
Less than 5 years	23.2%	14.5%	16.2% *	18.5%	32.2%	71.2%	14.9%	32.8%
5-9 years	22.5%	16.5%	6.9% *	20.1%	29.9%	36.2%	12.8%	29.3%
10-19 years	31.1%	16.1%	21.6%	24.0%	37.6%	48.2%	20.6%	37.1%
20 or more years	54.6%	17.3%	18.0%	27.2%	45.2%	67.3%	21.9%	59.0%
Multi/single status								
2 or more locations	59.6%	38.1%*	23.9% *	27.9%	44.2%	66.6%	24.8%	60.5%
1 location only	26.7%	16.2%	16.9%	24.2%	39.4%	43.2%	19.2%	34.1%
Percent full-time employees								
Less than 25%	34.0%	23.3% *	12.5% *	9.0% *	16.8%*	55.2%	14.7% *	37.5%
25-49 %	40.9%	10.1%*	21.7%*	23.0%	37.9%	53.2%	15.5%	45.0%
50-74 %	45.6%	8.8%*	31.6%	29.1%	40.2%	57.3%	21.0%	50.7%
75% or more	49.9%	17.8%	15.8%	25.0%	43.4%	68.2%	19.8%	56.7%
Union presence								
No union employees	45.8%	16.7%	17.5%	24.4%	41.7%	65.0%	19.6%	52.7%
Has union employees	65.6%	1.9%*	8.3%*	43.0%	49.8%	69.3%	26.4%*	66.6%
Percent low-wage employees								
50% or more low-wage	40.7%	20.6%*	5.5%*	12.8%	31.0%	55.1%	15.5%	43.6%
Less than 50% low-wage	50.0%	16.2%	18.0%	26.8%	44.3%	68.0%	20.1%	57.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

<sup>\*</sup> Figure does not meet standard of reliability or precision.

<sup>--</sup> Data suppressed due to high standard errors or few reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix

Table I.F.12.a Standard errors for among private-sector enrollees in a single coverage high deductible health insurance plan: Percent where the employer contributed to an HSA or an HRA by firm size and selected characteristics: United States, 2017

Characteristics	Total	Less than	10-24	25-99	100-999	1000 or	Less than	50 or more
		10 employees	employees	employees	employees	more employees	50 employees	employees
United States	0.91%	1.87%	1.90%	1.55%	1.70%	1.31%	1.10%	1.04%
Industry group **								
Agric., fish., forest.	4.29% *	5.37%*		3.20% *	7.81%*	11.69%*	4.63% *	5.61%*
Mining and manufacturing	2.35%	4.95%*	4.40%*	4.45%	4.48%	3.36%	3.61%	2.57%
Construction	2.94%	6.30% *	3.74%*	5.66%	6.20%	7.51%	3.44%	4.30%
Utilities and transp.	4.03%	1.51%*	11.75%*	5.38%	7.45%	4.37%	5.68%	4.23%
Wholesale trade	3.06%	5.13%*	3.12% *	6.62%	5.79%	4.67%	3.37%	3.70%
Fin. svs. and real estate	2.86%	7.30%	8.56%	6.32%	4.69%	3.59%	4.68%	3.04%
Retail trade	2.18%	2.04%*	6.26% *	3.91%	5.35%	2.90%	2.76%	2.51%
Professional services	1.49%	3.70%	3.58%	2.90%	3.00%	2.19%	2.05%	1.74%
Other services	2.06%	3.74%*	5.02%	2.95%	4.58%	2.92%	2.28%	2.38%
Ownership								
For profit, incorporated	1.09%	2.22%	2.02%	1.87%	2.14%	1.44%	1.23%	1.22%
For profit, unincorporated	2.15%	3.57%	4.94%	3.68%	4.44%	3.94%	2.71%	2.69%
Nonprofit	2.27%	7.48%*	9.58%	4.43%	3.76%	3.73%	4.57%	2.50%
Age of firm								
Less than 5 years	3.38%	4.02%	5.78%*	4.09%	9.33%	15.79%	2.54%	7.00%
5-9 years	2.83%	4.66%	2.76%*	5.41%	6.06%	10.67%	2.41%	4.46%
10-19 years	2.11%	3.42%	4.17%	3.35%	4.00%	7.75%	2.35%	3.07%
20 or more years	1.02%	3.00%	2.68%	2.01%	1.95%	1.29%	1.60%	1.10%
Multi/single status								
2 or more locations	1.10%	22.01%*	8.42% *	3.16%	1.96%	1.29%	3.51%	1.12%
1 location only	1.23%	1.86%	1.94%	1.80%	3.00%	11.96%	1.16%	2.13%
Percent full-time employees								
Less than 25%	3.58%	12.54%*	5.80%*	3.64% *	5.16%*	4.76%	5.72%*	4.08%
25-49 %	2.90%	5.93%*	7.03%*	6.35%	5.48%	4.20%	3.68%	3.24%
50-74 %	2.45%	2.83%*	8.26%	4.25%	5.02%	3.75%	3.43%	2.85%
75% or more	1.03%	2.18%	1.97%	1.74%	1.94%	1.45%	1.21%	1.18%
Union presence								
No union employees	0.98%	1.89%	1.92%	1.54%	1.76%	1.54%	1.11%	1.15%
Has union employees	2.31%	2.00%*	7.80%*	10.19%	6.89%	2.46%	8.40%*	2.34%
Percent low-wage employees								
50% or more low-wage	2.00%	9.66%*	2.47%*	2.56%	3.74%	2.58%	3.92%	2.14%
Less than 50% low-wage	1.01%	1.85%	2.00%	1.72%	1.90%	1.46%	1.15%	1.16%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2017 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

HSA (Health Savings Account), HRA (Health Reimbursement Arrangement)

<sup>\*</sup> Figure does not meet standard of reliability or precision.

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